## GOOD HOMES FOR LITTLE MONEY.

low round-trip homeseekers' rates in the northwest, via the Northern Pacific Railway, have attracted many thousands. These rates will be continued, on thefirst and third Tuesdays of July, August and September, so that other thousands may yet take advantage of them and enjoy a trip through the Northwest.

The Northern Pacific runs through the heart of this region and reaches nearly every important city and town, and almost every valley of consequence in that territory.

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Great variety of climate, soil and elevation is found and everybody can be satisfied. Irrigated or non-irrigated lands, timber, mineral, and pasture lands are obtainable.

Write us what you want and for particulars as to rates, etc., and we will try and help you.

CHAS. S. FEL Gen. Pass. Ast., St. Paul, M nn.

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The call for Educated Negro Men who have made a special study of Theoretical and Practical Agriculture is more pressing than the supply. The demand for such men comes from all parts of the U.S. and from several foreign countries. The Agricultural Department of

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THE BUFFALOES ELECT OFFI-CERS.

The Buffalo excursion down the Potomac River last Sunday was a most enjoyable and successful affair. More than eight hundred friends and members took advantage of the delightful ride on the Jane Moseley down to Glymont and Summerset Beach and spent a pleasant day. The features of the excursion were the music by Professor Richardson's Orchestra, the oyster roast at Glymont, and the views on either side of the Potomac both going and returning. The Buffalo Quartet and the Buffalo Glee Club rendered a moonlight concert on the return trip, to the delight of all present. An election of officers was also held which resulted as follows: President, Mr. James M. Jackson; vice-



M. JAMES MADISON JACKSON, President of the Buffaloes, Washington, D. C.

president, Mr. Arthur Laws; treasurer, Mr. J. A. Gaskins; secretary, Mr. James W. Gray; financial secretary, Mr. Charles W. Freeman; corresponding secretary, Mr. F. W. Brent; scribe, Mr. E. E. Cooper; judge advocate, Mr. J. D. Fossett; grand secretary, Mr. Nathaniel Sidnor; inner guard, Mr. Robert Z. Mason; outer guard, Mr. George Sidnor; chaplain, Mr. Thomas J. Tasco; advisor, Mr. A. R. Slocum; master of ceremonies, Mr. C. Washington Wood. The Buffaloes are now a permanent organization for social pleasure. The names of more than sixty members were enrolled and the club starts off with a healthy bank account and with bright prospects.

#### PILGRIMS RETURNING.

Mr. and Mrs. R. R. Colbert have returned from their summer home, Silver Crest Cottage. Md.

Miss Grace J. Griger, who has been the guest of Mrs. C. R. Ingalls and Mrs. R. R. Colbert, returned home, New York City, on Thursday last, after a delightful summer's outing. Mrs. Colbert tendered her a charming luncheon on Saturday. Among those Do you want to be a member of a present were Miss Mamie White, Miss Lottie Brown, Misses Marion and Alice Freeman, Miss Louis Wormley, Miss sephine Griger.

> Mr. W. H. Jones, a wholesale and retail tobacco merchant who does a thriving business on Wylie avenue, Pittsburg, Pa., passed through the city this week, en route to Baltimore and other points in Maryland, on business. He is a prominent business man in the "Smoky City."

# The Brand Jountain of the United Order of True Resonmers

Is the leading Colored Fraternal Society of the United States. It was organized January, 1881, by William W. Browne, and chartered in April, 1883, under the laws of the State of Virginia, with headquarters at Richmond, Va. Its member. ship is both male and female, and consists of all persons of good health from 14 to 60 years of age. Its membership of 60,000 is divided into Fountains and Circles. It pays sick benefits from \$1.50 to \$2.50 per week, and pays death benefits from \$24.56 to \$1000.

BENEFITS PAID-Total benefits paid to date: Sick dues, \$1,500,000; death benefits effts, \$714,378.75.

SENIOR FOUNTAINS-A Fountain may be organized consisting of 20 or more persons not over 50 years of age paying a joining fee of from \$4.60 to \$5.10 eac... The monthly dues are not less than 35 cents in rural districts and not less than 50 cents per month in towns and cities, and a semi-annual tax of 40 cents paid in January and July of each year. Sick benefits paid are from \$1.50 to \$2.50 per week, while death benefits range from \$75 to \$125. A Fountain may be organized in any locality on application to Rev. W. L. Taylor, G. W. Master, or to any of his authorized deputies.

ROSEBUDS—For the proper training of the young ar 1 their development in thrift, industry and brotherly love, there has been formed a Children's Department known as the Rosebuds. Twenty or more children not less than three nor more than fourteen years of age may form a Rosebud, upon the payment of \$1 each. This department, like the Senior Fountain, pays sick benefits from \$1 to twenty-five cents per week, and death benefits from \$24.50 to \$37. The monthly dues are fifteen cents per month.

CLASSES—Persons desiring to leave their beneficiaries at death a larger amount than is paid from Fountain Department, take out policies in one or more of the Classes of the Mutual Benefit Degree. The members of this degree are divided into Circles, and pay joining fees and dues according to the following tables:

Closs "B"	Joining fee.	Value of Cer- tificate after one year	lue of	Annual Due	Quarterly	Class "E
Ag e 14 to 25 " 25 to 30 " 30 to 35 " 35 to 40 " 40 to 45 " 45 to 50 " 50 to 55 " 55 to 60	\$2 59 2 75 3 00 3 25 3 50 3 75 4 00 4 25	\$200 00 200 00 200 00 200 00 140 00 115 00 70 00 65 00	190 ( 100 ( 100 ( 100 ( 70 ( 58 ( 45 (	00 4 75 00 4 75 00 5 70 00 5 79 00 6 65 00 6 85	\$1 20 1 20 1 20 1 43 1 43 1 66 1 66 1 90	Age 14 to 2
Glass "M"		comming ree.	Value of Certificate	Annual dues	Quarterly	REGALI tains and wear no lia of the cost will
Age 14 to 8	5   12	00 1	000 00 000 00 905 90	\$21 96 22 00 23 00	\$5 25 5 50 5 75	costing fr

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A-The members of the Found Rosebuds of the organization expensive regalia. The regae organization is simple and its l be in the easy reach of all, from 10 cents to \$3. The same by the organization in what is known as the Regalia Department.

\$506 00 \$250 00 \$9 50 \$500 00 250 00 9 50 500 00 250 00 9 50 500 00 250 00 10 40 400 00 225 00 11 40 350 00 175 00 11 40

THE SAVINGS BANK-In March, 1888, there was granted by the Legislature of

Virginia a charter to the Savings Bank of the Grand Fountain United Order of True Reformers, capital stock \$100,000. The bank commenced business April 3, 1889, and from that time down to the present has steadily increased in volume of business. It now has a paid up capital stock of \$100,000. From the humble sum of \$1,268.69, deposited the first day the bank opened for business in 1889 the deposits have grown to \$350.558, and the bank opened for business in 1889 the deposits have grown to \$350.55, and the volume of business transacted amounts to \$6,190.141.47. During the financial panic of 1893, the Savings Bank of the Grand Fountain was the only bank in the city of Richmond that did not cease to pay cash on ail checks presented, while the majority of other banks were using seript and clearing house checks. This bank had its origin in the brain of William W. Browne, an ex-slave of Habersham, Ga. The banking house is located at 604 North Second Street, Richmond, Va., Rev. W. L. Taylor, President; R. T. Hill, Cashier.

REAL ESTATE DEPARTMENT-The Real Estate Department has charge of all the real property to the amount of \$220,221.65, situated in various States, consisting of 13 magnificent buildings used as halls, 8 dwellings, 1 hotel. 5 stores and three farms. It also has under its control 16 large buildings leased by it. This department is under the management of Lawyer J. C. Robertson, chief of real estate and attorney for the association, office at 608 N. 2nd Street, Richmond, V. REFORMERS MERCANTILE AND UNDESTREET ASSOCIATION.

REFORMERS MERCANTILE AND INDUSTRIAL ASSOCIATION-Was chartered un der the laws of the State of Virginia on the 14th day of December, 1899 with principal office in the city of Richmond, Va. The purpose of this association is to conduct stores (wholesale and retail), buy and sell real property, manage and control hotels, manufacturing establishments, and do general business. The association has in operation Hotel Reformer, 900 N. Sixth Street, Richmond, Va. It is a modern up-to-date structure, heated by steam, cold and hot water baths. It is a modern up-to-date structure, heated by steam, cold and hot water baths, also electric cars passing the door. This hotel has accommodations for 150 guests Mr. A. W. Holmes is manager, and Mr. T. W. Taylor is clerk. It has in operation a system of five stores, located as follows: Richmond, Va.; Washington, D. C.; Manchester, Va; Portsmouth, Va.; and Roanoke, Va. The first of these stores, at Richmond, Va., was opened April 3d, 1900. It employs a force of 18 men, runs three delivery wagons, and during the first year did \$50,000 worth of business. The other stores have been established since, and have been equally as prosperous. The general manager of the system of stores is Mr. B. L. Jordan, as prosperous. The general manager of the system of stores is Mr. B L. Jordan, headquarters at 608 N. Second Street, Richmond, Va. This Association was formed on the plans and recommendations made by Rev. W. L. Taylor, its President.

THE REFORMER PRINTING DEPARTMENT—Issues a weekly fournal, THE REFORMER. which has a circulation of 12,000. This paper is published in the interest of the race, and discusses the leading questions of the day. The subscription price is \$1 per year, or 5c. per single copy. The office is equipped with medern up-to-date machinery, run by electricity. It capprint anything from a visiting card to a poster 42 by 62 inches. Fine job work of every class and description is made a specialty at lowest prices. Mr. R. W. Brown is editor and business manager, office 608 N. Second Street, Richmond, Va. Correspondence solicited and agents wanted to the former of the contract of t

OLD FCLKS' HOME—In September, 1898, Rev. William W. Brown recommended the formation and establishment of Old Folks' Homes for the benefit of old and decrepted members of the race. Since that time the valuable farm known as Westham, consisting of 5344 acres, located six miles from Richmond, Va., on the historic "James," has been purchased, at a cost of \$14,490. The Chesapeake and Ohie Railroad runs farough the farm, and Westham Station is located of Adjoining this farm is Westhampton Park, one of the most pleasant resorts in the South in summer. It is reached in a few minutes from Richmond by the Westhampton Electric Railway and the Chesapeake and Ohie Railway. As this home is for the benefit of the whole race, the co-operation of all charitable friends is prayerfully selicited. All contributions, donations and bequests of every character will be very thankfully received. Mr. T. W. Taylor is chief in charge of the Old Felks' Home, offices at 608 North Second Street, Richmond, Va.

W. P. Burrell, G. W. S. Rev. W. L. Taylor, G. W. M. 601-6-8 N. Second Street, Richmand, Va.